

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Janette Marie Griffin
Dottie Griffin, Debtors**

**Case No. 25-00631-JAW
CHAPTER 13**

NOTICE

Debtors have filed papers with the court to adjust the plan payments.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to amend the Plan, or if you want the court to consider your views on the Motion, then on or before 30 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk
U.S. Bankruptcy Court
Thad Cochran United States Courthouse
501 E. Court St., Ste 2300
Jackson, MS 39201

If you mail your request to the court for filing, you must mail it early enough so the court will receive it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Modify Plan.

Date: July 22, 2025

Signature:

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)

Jennifer Ann Curry Calvillo (MSBN 104367)

The Rollins Law Firm, PLLC

P.O. Box 13767

Jackson, MS 39236

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Janette Marie Griffin
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**Case No. 25-00631-JAW
CHAPTER 13**

MOTION TO ADJUST PLAN PAYMENTS

COME NOW, Debtors, by and through counsel, and move this Court to modify their Chapter 13 plan, and in support thereof, would show the Court as follows:

1. Debtors commenced this case on March 10, 2025 by filing a voluntary petition for relief under Chapter 13 of Title 11 of the United States Bankruptcy Code.
2. The bar date for filing proof of claims was May 19, 2025, for all creditors and September 28, 2025, for government entities.
3. That all expected government claims have been filed.
4. That Debtor's monthly plan payment should be recalculated to only pay timely filed claims over the full sixty (60) months of the plan.

WHEREFORE, Debtors prays that the Trustee recalculate the plan payment to pay only the timely filed claims over the full sixty (60) months through their bankruptcy plan and for such additional or alternative relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. (MS Bar No. 103469)

Of Counsel:

Thomas C. Rollins, Jr.
Jennifer Ann Curry Calvillo
The Rollins Law Firm, PLLC
P.O Box 13767
Jackson, MS 39236
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the above and foregoing Notice and Motion to Modify Plan was forwarded on July 22, 2025, to:

By Electronic CM/ECF Notice:

Chapter 13 Case Trustee

U.S. Trustee

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr.

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4 **UNITED STATES BANKRUPTCY COURT**
5 **SOUTHERN DISTRICT OF MISSISSIPPI**

6 IN RE:
7 JANETTE MARIE GRIFFIN
8 DOTTIE GRIFFIN

9 CASE NO: 25-00631
10 **DECLARATION OF MAILING**
11 **CERTIFICATE OF SERVICE**
12 Chapter: 13

13 On 7/22/2025, I did cause a copy of the following documents, described below,

14 Notice and Motion to Adjust Plan Payments

15
16
17
18 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with
19 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and
20 incorporated as if fully set forth herein.

21 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.
22 com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to
23 Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if
24 fully set forth herein.

25 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been
26 served electronically with the documents described herein per the ECF/PACER system.

27 DATED: 7/22/2025

28 /s/ Thomas C. Rollins, Jr.
29 Thomas C. Rollins, Jr.

30 The Rollins Law Firm
31 702 West Pine St
32 Hattiesburg, MS 39401
33 601 500 5533
34 trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

JANETTE MARIE GRIFFIN
DOTTIE GRIFFIN

CASE NO: 25-00631

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 7/22/2025, a copy of the following documents, described below,

Notice and Motion to Adjust Plan Payments

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/22/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 West Pine St
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
 NCRS ADDRESS DOWNLOAD
 CASE 25-00631
 SOUTHERN DISTRICT OF MISSISSIPPI
 TUE JUL 22 10-9-53 PST 2025

AMERICAN FIRST FINANCE LLC
 CO BECKET AND LEE LLP
 PO BOX 3002
 MALVERN PA 19355-0702

(P) QCHI
 PO BOX 14948
 LENEXA KS 66285-4948

EXCLUDE

~~(U) VERITAS FEDERAL CREDIT UNION~~

ROADMASTER DRIVERS SCHOOL
 POST OFFICE BOX 22467
 ST PETERSBURG FL 33742-2467

EXCLUDE

US BANKRUPTCY COURT
 THAD COCHRAN US COURTHOUSE
 501 E COURT STREET
 SUITE 2300
 JACKSON MS 39201-5036

A1 PAYDAY LOAN
 607 US51
 RIDGELEND MS 39157

ACIMA
 9815 S MONROE ST
 SANDY UT 84070-4296

ADVANCE AMERICA
 904 E PEACE ST
 CANTON MS 39046-4024

ALLY CAPITAL CO AIS PORTFOLIO SERVICES
 LLC
 4515 N SANTA FE AVE DEPT APS
 OKLAHOMA CITY OK 73118-7901

ALLY FINANCIAL INC
 ATTN BANKRUPTCY
 PO BOX 380901
 BLOOMINGTON IL 55438-0901

EXCLUDE

~~(D) AMERICAN FIRST FINANCE LLC
 CO BECKET LEE LLP
 PO BOX 3002
 MALVERN PA 19355 0702~~

EXCLUDE

~~(D) AMERICAN FIRST FINANCE LLC
 CO BECKET AND LEE LLP
 PO BOX 3002
 MALVERN PA 19355 0702~~

CAPITAL ONE
 ATTN BANKRUPTCY
 PO BOX 30285
 SALT LAKE CITY UT 84130-0285

(P) CITIZENS NATIONAL BANK
 P O BOX 911
 MERIDIAN MS 39302-0911

COMMUNITY CHOICE
 124 W CENTER ST
 CANTON MS 39046-3735

CREDIT COLLECTION
 ATTN BANKRUPTCY
 725 CANTON ST
 NORWOOD MA 02062-2679

CREDIT ONE BANK
 6801 CIMARRON RD
 LAS VEGAS NV 89113-2273

DEPARTMENT OF TREASURY INTERNAL
 REVENUE SE
 CENTRALIZED INSOLVENCY
 PO BOX 7346
 PHILADELPHIA PA 19101-7346

FAMILY CHOICE FINANCIAL INC
 1062 EAST PEACE STREET
 CANTON MS 39046-4004

GASTROINTESTINAL ASSOC
 PO BOX 22668
 JACKSON MS 39225-2668

INTERNAL REVENUE SERVI
 CO US ATTORNEY
 501 EAST COURT ST
 STE 4430
 JACKSON MS 39201-5025

JOHN S SIMPSON MSB NO 8525
 SIMPSON LAW FIRM PA
 FOR VERITAS FEDERAL CREDIT UNION
 PO BOX 2058
 MADISON MS 39130-2058

LVNV FUNDING LLC CO
 RESURGENT CAPITAL SERVICES
 PO BOX 10587
 GREENVILLE SC 29603-0587

EXCLUDE

~~(D) (P) QCHI
 PO BOX 14948
 LENEXA KS 66285 4948~~

LVNV FUNDING
 ATTN BANKRUPTCY
 PO BOX 10497
 GREENVILLE SC 29603-0497

MERIT HEALTH RIVER OAK
 1030 RIVER OAKS DR
 FLOWOOD MS 39232-9553

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

MIDLAND CREDIT MANAGEMENT INC
PO BOX 2037
WARREN MI 48090-2037

NATIONAL CREDIT
ATTN BANKRUPTCY
PO BOX 3023
HUTCHINSON KS 67504-3023

NATIONAL CREDIT ADJUSTERS LLC
ATTN BANKRUPTCY DEPARTMENT
PO BOX 3023
HUTCHINSON KS 67504-3023

(P) PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

PRESTIGE FINANCIAL SERVICES
BANKRUPTCY DEPARTMENT
PO BOX 26707
SLC UT 84126-0707

PROGRESSIVE LEASING
256 W DATA DR
DRAPER UT 84020-2315

ROADMASTER DRIVERS SCHOOL
ROADMASTER
PO BOX 22467
ST PETERSBURG FL 33742-2467

ROASTMASTER DRIVERS
PO BOX 22467
SAINT PETERSBURG FL 33742-2467

SMITH ROUCHON
1456 ELLIS AVE
JACKSON MS 39204-2204

TRANSWORLD SYSTEM INC
507 PRUDENTIAL RD
HORSHAM PA 19044-2308

US ATTORNEY GENERAL
US DEPT OF JUSTICE
950 PENNSYLVANIA AVENUE
WASHINGTON DC 20530-0001

EXCLUDE
UNITED STATES TRUSTEE
501 EAST COURT STREET
SUITE 6 430
JACKSON MS 39201-5022

VERITAS FEDERAL CREDIT UNION
PO BOX 2659
SMYRNA TN 37167-2686

WFC
ATTN BANKRUPTCY
PO BOX 6429
GREENVILLE SC 29606-6429

WORLD ACCEPTANCE CORP
ATTN BANKRUPTCY
PO BOX 6429
GREENVILLE SC 29606-6429

DOTTIE GRIFFIN
4255 HWY 16 EAST
CANTON MS 39046-9115

EXCLUDE
HAROLD J DARKLEY JR
PO BOX 4476
JACKSON MS 39296-4476

DEBTOR
JANETTE MARIE GRIFFIN
4255 HWY 16 EAST
CANTON MS 39046-9115

EXCLUDE

THOMAS CARL ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39236-3767